

Old Age, Disability, Death

First law: 1922 (effective in 1937).

Current laws: 1983 Federal law, supplemented by separate laws of 2 Republics.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 20,869 dinar.

Coverage

Employed persons in industry, commerce, and agriculture; public employees; and members of handicraft and fishery cooperatives. Special systems for various categories of self-employed workers including craftsmen, liberal professions, artists, and farmers.

Source of Funds

Insured person Contribution rates varying according to Republic, subject to statutory maximum of 11.7% of earnings.

Employer: Maximum, 11.7% of payroll.

Government: Subsidy to underdeveloped districts.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) and 20 years of insurance Payable at any age after 40 years of insurance (men) or 35 (women); at age 65 (men) or 60 (women) after 15 years; and at age 55 (men) and 50 (women) after 35 years of insurance (men) or 30 (women). Lower requirements for arduous or unhealthy work. Retirement from insured employment. Payable abroad if reciprocal agreement.

Disability pension: Incapacity for all work (total disability) or greatly reduced capacity for regular or equivalent work (partial disability). Coverage for at least 1/3 of years after age 20.

Survivor pension: Deceased was pensioner or had 5 years of insurance.

Old-Age Benefits

Old-age pension (Federal minimum): 35% (men) or 40% (women) of average earnings during last 10 years or 10 highest paid consecutive years in insured employment. (Past earnings revalued for changes in average wages.) Increment of 2% (men) or 2% to 3% (women) of earnings for each year of insurance beyond 15 years. Maximum pension: 85% of average earnings. Adjustment: Periodic adjustment of pensions for changes in cost of living and minimum wage level.

Permanent Disability Benefits

Disability pension (Federal minimum): Same as old-age pension. (If disability before age 60 (men) or 55 (women) and less than 20 years' coverage, minimum pension is 45% (men) or 55% (women). Constant attendance allowance provided where necessary. Adjustment: Periodic adjustment of pensions for changes in cost of living and minimum wage level.

Survivor Benefits

Survivor pension: (Federal minimum): 1 survivor, 70% of pension paid or accrued to insured; 2 survivors, 80%; 3 survivors, 90%; 4 or more survivors, 100%. Eligible survivors: Widow age 45

or widower age 60, disabled, or caring for child under age 15 (26 if student, no limit if disabled); dependent mother age 45 and father age 60, or disabled; dependent grandchildren, brothers, sisters.

Funeral grant: Burial expenses.

Adjustment: Periodic adjustment of benefits for changes in cost of living and minimum wage level.

Administrative Organization

Funds for pensions and disability in Republics Regions administer programs at the local level.

Sickness and Maternity

First law: 1922.

Current laws: 1992. Separate laws in 2 Republics.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons in industry, commerce, and agriculture; public employees; members of handicraft and fishery cooperatives; students artists; self-employed workers, farmers and unemployed persons. Pensioners also covered for medical benefits.

Source of Funds

Insured person: Contribution rates set vary according to profession and republic; maximum, 15.2% of earnings.

Employer: Varying percentage of payroll; maximum, 15.2%.

Government: None.

(Regional pension and disability association and employment associations pay contributions for beneficiaries' health coverage.)

Qualifying Conditions

Medical benefits: No minimum qualifying period.

Sickness and maternity benefits: 12 continuous or 18 months during last 2 years:

Sickness and Maternity Benefits

Sickness benefit: Employer pays for first 60 days. Minimum, 50% of average earnings, maximum 75%, 95% after 61st day if qualifying period met, 90%, if not. Payable from 1st day of incapacity until recovery or award of disability pension.

Maternity benefit: 100% of earnings if qualifying period met, 80% if not. Maternity grant: Amount determined by health insurance association.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of governmental health service, on basis of contracts with local health insurance associations.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person. Wife or other female dependent of insured person also receives maternity benefits on same basis as insured woman.

Administrative Organization

Funds for health insurance programs in the Republics administer program on the local level.

Work Injury

First law: 1922.

Current laws: Same as those above which apply to disability, old age, and sickness.

Type of program: Social insurance system.

Coverage

Persons insured for old-age, disability, and sickness.

Part-time workers and students also covered under this program.

Source of Funds

Insured person: None.

Employer: See sickness insurance, above.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from 1st day of incapacity until recovery or award of permanent disability pension.

Permanent Disability Benefits

Permanent disability pension: Up to 85% of average earnings according to same schedule as for old-age pension.

Workers' Medical Benefits

Medical benefits: Provided under sickness insurance.

Survivor Benefits

Survivor pension: 1 survivor, 70% of pension paid or accrued to insured; 2 survivors, 80%; 3 survivors, 90%; 4 or more survivors, 100%. Eligible survivors in addition to spouse and children: Grandchildren, brothers, sisters, dependent aged parents.

Funeral grant: Burial expenses.

Administrative Organization

Union of Pension and Disability Associations, coordination and administration of short-term cash benefits.

Unemployment

First law: 1927.

Current laws: 1992. Separate laws in 2 Republics.

Type of program: Unemployment assistance.

Coverage

Unemployed and employed persons.

Source of Funds

Insured person: Rate varies according to Republic. Maximum, 1.2% of earnings.

Employer: Maximum, 1.2% of payroll.

Government: None.

Qualifying Conditions

Unemployment benefit: Employment throughout past 9 months, or during 12 months out of last 18. Total income from employment of claimant's household not in excess of specified monthly amount.

Unemployment Benefits

Unemployment benefit (after income test): 70% of average earnings in last 3 months. Payable for up to 3 months. Extended up to 30 months for workers with 30 years of prior employment.

Administrative Organization

Unemployment funds, coordination and administration of program.

Family Allowances

First law: 1949.

Current laws: 1990. Separate laws in 2 Republics.

Type of program: Employment related system.

Coverage

Employees, members of some liberal professions, artists, social insurance beneficiaries, and nonworking single mothers with 1 or more children and limited income.

Source of Funds

Insured person: Rate varies; maximum set at Republic level.

Employer: None, except private employers pay whole contribution for their workers.

Government: None.

Qualifying Conditions

Family allowances: Child must be under age 15 (26 if student, no limit if disabled). Taxable income of household must be below specified monthly amount (adjusted periodically for cost-of-living changes). 12 months of coverage also required by most laws.

Family Allowance Benefits

Family allowances: Rates in Republics according to number of children in family and income test.

Adjustment: Allowances adjusted periodically for cost-of-living changes.

Administrative Organization

National Committee, general coordination of regional funds and associations. Self-governing regional associations organized for administration of programs on level of Republic.

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